

Form 137 – aplccmpn

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 21-15842-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

|                           |                     |
|---------------------------|---------------------|
| Yoysett I. Baker-Gonzalez | Joel Gonzalez       |
| 127 Halsted Road          | 127 Halsted Road    |
| Elizabeth, NJ 07208       | Elizabeth, NJ 07208 |

Social Security No.:

|             |             |
|-------------|-------------|
| xxx-xx-9024 | xxx-xx-3678 |
|-------------|-------------|

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Rosemary Gambardella on:

Date: 7/20/22  
Time: 10:00 AM  
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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**APPLICANT(S)**

Bruce W. Radowitz, Debtor's Attorney,

**COMMISSION OR FEES**

\$1,900.00

**EXPENSES**

\$0.00

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If this is a chapter 13 case, the fees and expenses awarded:

- ☒ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☐ will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: June 27, 2022

JAN: rah

Jeanne Naughton  
Clerk

In re:  
Yoysett I. Baker-Gonzalez  
Joel Gonzalez  
Debtors

Case No. 21-15842-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 27, 2022

User: admin  
Form ID: 137

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Total Noticed: 74

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).  |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2022:

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db/jdb    | + Yoysett I. Baker-Gonzalez, Joel Gonzalez, 127 Halsted Road, Elizabeth, NJ 07208-1114   |
| 519265526 | + AHS Hospital c/o, Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862  |
| 519265528 | + At& T Mobility c/o, ERC, Po Box 23870, Jacksonville, FL 32241-3870   |
| 519265529 | + At&T Wireless c/o, Diversifield Consultants, Inc, Po Box 551268, Jacksonville, FL 32255-1268   |
| 519265530 | + Atlantic Health System, Overlook Hospital, Po Box 35611, Newark, NJ 07193-5611   |
| 519265531 | + Atlantic Medical Group, Po Box 419101, Boston, MA 02241-9101   |
| 519265533 | Blue Trust Loans, LCO PO Box 1754, Hayward, WI 58443   |
| 519265540 | + Cheapoair/SYNCB, Po Box 960012, Orlando, FL 32896-0012   |
| 519265542 | + Codella Family Practice, 1000 Galloping Hill Road, Suite 103, Union, NJ 07083-7989   |
| 519265559 | + Mid Atlantic Neonatology, Po Box 10356, Newark, NJ 07193-0356  |
| 519265560 | + NES Georgia Inc, Po Box 277329, Atlanta, GA 30384-7329   |
| 519269349 | NetCredit, Po Box 206766, Dallas, TX 75320-6766  |
| 519265561 | + North Cash, North Star Finance, LLC, Po Box 498, Hays, MT 59527-0498   |
| 519269350 | + Optimum c/o, Convergent, Po Box 9004, Renton, WA 98057-9004  |
| 519269351 | + Optimum c/o, CBHV, Po Box 831, Newburgh, NY 12551-0831   |
| 519269352 | + Overlook Hospital c/o Certified, Credit & Collection, Po Box 1750, Whitehouse Station, NJ 08889-1750   |
| 519265565 | + Sam's Club/Synchrony Bank, Po Box 530942, Atlanta, GA 30353-0942   |
| 519265568 | + Synchrony Bank /Lowe's c/o, Genpack Services, LLC, Po Box 1969, Southgate, MI 48195-0969   |
| 519265569 | + Synchrony Bank/PC Richard c/o, Client Services, 3451 Harry S.Truman Blvd, Saint Charles, MO 63301-9816   |
| 519265570 | + Synchrony Bank/PC Richards, Po Box 960061, Orlando, FL 32896-0061  |
| 519265571 | + Target c/o, Alliance One, 4850 Street Rd Ste300, Feasterville Trevose, PA 19053-6643   |
| 519269355 | + The Bank of Missouri/ Galaxy Inter, Purchasing / Fortiva Mastercard c/o, CKS Financial, Po Box 2856, Chesapeake, VA 23327-2856                   |
| 519265572 | + The New York and Presbyterian Hospital, 100 Quentin Roosevelt Blvd. ste 205, Garden City, NY 11530-4843  |
| 519265573 | + The Trustees of Columbia University, Columbia Universityc/o Jeffrey G. Lerman, The Benchmark Bld, 170 Old Country Rd ste, Mineola, NY 11501-4322 |
| 519265575 | + Trinitas Reg Medical Ctr, 225 Williamson Street, Elizabeth, NJ 07202-3625  |

TOTAL: 25

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| smg      | Email/Text: usanj.njbankr@usdoj.gov        | Jun 27 2022 20:42:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg      | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Jun 27 2022 20:42:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr       | Email/Text: ebnbankruptcy@ahm.honda.com    | Jun 27 2022 20:42:00 | American Honda Finance Corporation, PO Box 168088, Irving, TX 75016-8088   |

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|-----------|--|----------------------|---|
| cr        | + Email/Text: ebnbankruptcy@ahm.honda.com            | Jun 27 2022 20:42:00 | American Honda Finance Corporation, administrator, P.O. Box 168088, Irving, TX 75016-8088               |
| cr        | + Email/PDF: gecsed@recoverycorp.com                 | Jun 27 2022 20:45:04 | Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021                |
| 519274971 | Email/Text: ebnbankruptcy@ahm.honda.com              | Jun 27 2022 20:42:00 | American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088  |
| 519265553 | Email/Text: ebnbankruptcy@ahm.honda.com              | Jun 27 2022 20:42:00 | Honda Financial, Po Box 7829, Philadelphia, PA 19101  |
| 519269344 | + Email/Text: g20956@att.com                         | Jun 27 2022 20:42:00 | AT&T, PO BOX 537113, Atlanta, GA 30353-7113   |
| 519265527 | + Email/PDF: gecsed@recoverycorp.com                 | Jun 27 2022 20:45:11 | Allied Interstate, Synchrony Bank, PC Richard Son, Po Box 960061, Orlando, FL 32896-0061                |
| 519265532 | + Email/Text: BarclaysBankDelaware@tsico.com         | Jun 27 2022 20:42:00 | Barclay, Card Service, Po Box 13337, Philadelphia, PA 19101-3337  |
| 519265535 | + Email/PDF: AIS.cocard.ebn@aisinfo.com              | Jun 27 2022 20:45:04 | Cap One, Po Box 30281, Salt Lake City, UT 84130-0281  |
| 519265534 | + Email/PDF: AIS.cocard.ebn@aisinfo.com              | Jun 27 2022 20:45:04 | Cap One, Po Box 6492, Carol Stream, IL 60197-6492   |
| 519278715 | + Email/PDF: ebn_ais@aisinfo.com                     | Jun 27 2022 20:45:12 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901                         |
| 519265543 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Jun 27 2022 20:42:00 | Comenity-Boscov's, Po Box 659622, San Antonio, TX 78265-9622  |
| 519265544 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Jun 27 2022 20:42:00 | Comenity-Gamestop, Po Box 659820, San Antonio, TX 78265-9120  |
| 519265547 | + Email/PDF: creditonebknottifications@resurgent.com | Jun 27 2022 20:45:05 | Credit One, Po Box 60500, City Of Industry, CA 91716-0500   |
| 519285463 | + Email/PDF: creditonebknottifications@resurgent.com | Jun 27 2022 20:45:18 | Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873   |
| 519269345 | + Email/Text: ngisupport@radiusgs.com                | Jun 27 2022 20:42:00 | Department Stores National Bank, c/o Radius Global Solutions, PO BOX 390905, Minneapolis, MN 55439-0905 |
| 519265549 | + Email/Text: mrdiscen@discover.com                  | Jun 27 2022 20:41:00 | Discover, Po Box 71084, Charlotte, NC 28272-1084  |
| 519269346 | + Email/Text: GenesisFS@ebn.phinsolutions.com        | Jun 27 2022 20:42:00 | Genesis FS Card Services, Po Box 84059, Columbus, GA 31908-4059   |
| 519265550 | + Email/Text: GenesisFS@ebn.phinsolutions.com        | Jun 27 2022 20:42:00 | Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401   |
| 519265551 | + Email/Text: accountservices@greenlineloans.com     | Jun 27 2022 20:42:00 | Green Line Loans, Po Box 507, Hays, MT 59527-0507   |
| 519265555 | + Email/Text: PBNCNotifications@peritussservices.com | Jun 27 2022 20:41:00 | Kohl, Po Box 3084, Milwaukee, WI 53201-3084   |
| 519302520 | + Email/Text: PBNCNotifications@peritussservices.com | Jun 27 2022 20:41:00 | Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509                        |
| 519268167 | Email/PDF: resurgentbknottifications@resurgent.com   | Jun 27 2022 20:45:07 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                  |
| 519265556 | + Email/Text: bankruptcy@ldf-holdings.com            | Jun 27 2022 20:42:00 | Lendgreen, NIIWIN, LLC dba Lendgreen, Po Box 221, Lac Du Flambeau, WI 54538-0221                        |
| 519269347 | + Email/Text: mail@ldf-holdings.com                  | Jun 27 2022 20:42:00 | Lendumo, PO BOX 542, Lac Du Flambeau, WI 54538-0542   |

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| 519276621 | Email/PDF: MerrickBKNotifications@Resurgent.com      | Jun 27 2022 20:45:15 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368             |
| 519269348 | Email/Text: ml-ebn@missionlane.com                   | Jun 27 2022 20:41:00 | Mission Lane, Po Box 4517, Carol Stream, IL 60197   |
| 519265557 | + Email/PDF: MerrickBKNotifications@Resurgent.com    | Jun 27 2022 20:45:03 | Merrick Bank, Po Box 660702, Dallas, TX 75266-0702  |
| 519294702 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jun 27 2022 20:45:06 | Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541              |
| 519293930 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jun 27 2022 20:45:07 | Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541           |
| 519265562 | + Email/PDF: gecsedl@recoverycorp.com                | Jun 27 2022 20:45:04 | Paypal Credit, Po Box 71202, Charlotte, NC 28272-1202   |
| 519275916 | Email/Text: bnc-quantum@quantum3group.com            | Jun 27 2022 20:42:00 | Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788      |
| 519269295 | Email/Text: bnc-quantum@quantum3group.com            | Jun 27 2022 20:42:00 | Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788          |
| 519265563 | + Email/Text: bankruptcyteam@quickenloans.com        | Jun 27 2022 20:42:00 | Quicken Loan Inc, Po Box 6577, Carol Stream, IL 60197-6577                                    |
| 519265564 | + Email/PDF: gecsedl@recoverycorp.com                | Jun 27 2022 20:45:17 | R Us Credit Cards /SYNCB, Po Box 530938, Atlanta, GA 30353-0938                               |
| 519310441 | + Email/Text: bankruptcyteam@quickenloans.com        | Jun 27 2022 20:42:00 | Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408  |
| 519315913 | + Email/Text: bncmail@w-legal.com                    | Jun 27 2022 20:42:00 | SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132 |
| 519269353 | + Email/Text: convergent@ebn.phinsolutions.com       | Jun 27 2022 20:42:00 | Sprint c/o, Convergent, Po Box 9004, Renton, WA 98057-9004                                    |
| 519265566 | + Email/PDF: gecsedl@recoverycorp.com                | Jun 27 2022 20:45:16 | Synchrony Bank/Amazon, Po Box 960013, Orlando, FL 32896-0013                                  |
| 519267076 | + Email/PDF: gecsedl@recoverycorp.com                | Jun 27 2022 20:45:04 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 519269354 | ^ MEBN   | Jun 27 2022 20:40:56 | TD c/o MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016                            |
| 519315634 | Email/Text: tidewaterlegalebn@twcs.com               | Jun 27 2022 20:42:00 | Tidewater Finance Company, PO Box 13306, Chesapeake, VA 23325                                 |
| 519265574 | + Email/Text: tidewaterlegalebn@twcs.com             | Jun 27 2022 20:42:00 | Tidewater Finance Co, Po Box 17308, Baltimore, MD 21297-1308                                  |
| 519581533 | + Email/Text: bncnotifications@pheaa.org             | Jun 27 2022 20:42:00 | U.S. Department of Education, FedLoan Servicing, Po Box 69184, Harrisburg, PA 17106-9184      |
| 519308997 | + Email/PDF: ebn_ais@aisinfo.com                     | Jun 27 2022 20:45:06 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901   |
| 519269356 | + Email/Text: bankruptcy@sw-credit.com               | Jun 27 2022 20:42:00 | Verizon c/o, 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958                   |
| 519265576 | + Email/PDF: gecsedl@recoverycorp.com                | Jun 27 2022 20:45:05 | Walmart/Synchrony Bank, Po Box 530927, Atlanta, GA 30353-0927                                 |

TOTAL: 49

**BYPASSED RECIPIENTS**

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address  |
|-----------|---------------|---|
| 519274986 | *P++          | AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088 |
| 519265539 | *+            | Cap One, Po Box 30281, Salt Lake City, UT 84130-0281  |
| 519265536 | *+            | Cap One, Po Box 6492, Carol Stream, IL 60197-6492   |
| 519265537 | *+            | Cap One, Po Box 6492, Carol Stream, IL 60197-6492   |
| 519265538 | *+            | Cap One, Po Box 6492, Carol Stream, IL 60197-6492   |
| 519265545 | *+            | Comenity-Gamestop, Po Box 659820, San Antonio, TX 78265-9120  |
| 519265546 | *+            | Comenity/Boscov's, Po Box 659622, San Antonio, TX 78265-9622  |
| 519265548 | *+            | Credit One, Po Box 60500, City Of Industry, CA 91716-0500   |
| 519265552 | *+            | Green Line Loans, Po Box 507, Hays, MT 59527-0507   |
| 519265558 | *+            | Merrick Bank, Po Box 660702, Dallas, TX 75266-0702  |
| 519265567 | *+            | Synchrony Bank/Amazon, Po Box 960013, Orlando, FL 32896-0013  |
| 519265577 | *+            | Walmart/Synchrony Bank, Po Box 530927, Atlanta, GA 30353-0927   |
| 519265578 | *+            | Walmart/Synchrony Bank, Po Box 530927, Atlanta, GA 30353-0927   |
| 519265541 | ##+           | Chrebet Associates, LLC, 935 Route 34 Suite 2A, Matawan, NJ 07747-3282  |
| 519265554 | ##+           | JM Arruntegui MD FACOG, 717 Westfield Avenue, Elizabeth, NJ 07208-1327  |

TOTAL: 0 Undeliverable, 13 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2022 at the address(es) listed below:

| Name                | Email Address   |
|---------------------|---|
| Bruce W. Radowitz   | on behalf of Joint Debtor Joel Gonzalez torreso78@gmail.com r45676@notify.bestcase.com  |
| Bruce W. Radowitz   | on behalf of Debtor Yoysett I. Baker-Gonzalez torreso78@gmail.com r45676@notify.bestcase.com  |
| Denise E. Carlon    | on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  |
| Denise E. Carlon    | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com      |
| John R. Morton, Jr. | on behalf of Creditor American Honda Finance Corporation administrator for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecef@gmail.com |
| John R. Morton, Jr. | on behalf of Creditor American Honda Finance Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com                                      |
| Marie-Ann Greenberg | magecf@magtrustee.com   |
| U.S. Trustee        | USTPRegion03.NE.ECF@usdoj.gov   |

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